

March 2016 Bulletin from the H&W Trustees

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on February 22nd and would like to update you on a number of items relating to your group benefit coverage.

The Trustees welcome new Management Trustee Greg Katz from Catalyst Paper. The Trustees would like to thank fellow Trustee, Paul Einarson, for his work on the Plan. The Trustees wish him all the best in his future endeavours.

Health and Welfare (H&W) Plan Training Session

The Trustees held a training session in Vancouver for Plan Administrators and union and management representatives from various mill's Joint Health and Welfare Committees on February 23 and 24, 2016. Overall, the session was well-received by both plan administrators and the Joint Health and Welfare Committees and the attendees found the sessions useful.

Wellness Information

A topic that was discussed at the H&W Plan Training Sessions was wellness. One of the most meaningful things that you can do to control costs and ensure sustainability of your benefits plan is to take care of your health. Your benefits providers, Pacific Blue Cross (“PBC”) and Desjardins Financial Security (“DFS”) have many tools that can help you understand and improve your overall health and wellness.

The DFS wellness portal “Health is Cool” includes useful information for both employers and employees. Health is Cool includes services such as locating health and support services in your area, health risk assessments, and a medical library. The link for the website is: www.healthiscoolprogram.ca

You can also visit PBC’s wellness portal My Good Health. To access My Good Health, members should go to www.pac.bluecross.ca, sign into CARESnet and click on the My Good Health link. Your dependents should visit www.mygoodhealth.ca and use your policy and ID number to initially login and create a user profile. My Good Health includes health profiles, health library, health tools, and tips for healthy living.

PBC also has a tool called the Pharmacy Compass that provides members with information regarding dispensing fees and drug mark-up for specific drugs at different pharmacies across British Columbia. You enter in the drug, your location, and the tool will provide you with the average price for the drug at pharmacies in the specified location as well as the dispensing fee for each of the pharmacies listed. Please visit the Pharmacy Compass site at www.pharmacycompass.ca for more information.

Your employer may also offer an Employee and Family Assistance Program (“EFAP”) that can be of assistance in supporting employees with work pressures, family or financial issues or meeting childcare or eldercare needs and ultimately help to improve your overall wellbeing.

Pacific Blue Cross Electronic Claims

As you know, the plan allows you to electronically submit certain extended health and dental claims through PBC’s CARESnet member portal or through the PBC mobile application. The Trustees wanted to remind you that for certain claims, PBC may require you to submit additional information or supporting documentation before processing your eClaim. Additionally, your eClaim may be selected for receipt verification where you will be required to submit original receipts to PBC Cross before your eClaim is processed. For any claims submitted online (via the website or mobile application) you must keep all original receipts for 12 months following the date of your online claims submission and if requested, send any original receipts and any supporting documents to PBC.

Extended Health & Dental Claims Cost Trends

For 2015, the annual extended health and dental costs per member were approximately \$1,041 and \$990 respectively. Relative to 2014, the above figures represent a per member increase of 11% for extended health and an increase of 3% for dental. This is higher than anticipated for extended health and lower than anticipated for dental. Extended health and dental inflation for 2015 is estimated to be 10% and 8% respectively. Prescription drugs continue to make up the majority of the extended health costs (not unlike PBC's block of business) followed by vision care and paramedical services (e.g., chiropractor visits). Paramedical services represent a small portion of the total spend under the Plan relative to PBC's block of business. Furthermore, there is higher utilization of chiropractor services under the Plan compared to PBC's block of business. For dental, basic services (such as cleanings, fillings, etc.) continue to make up the majority of the costs.

BC Fair PharmaCare

BC Fair PharmaCare is a provincial income-based program, designed to provide fair access to coverage for prescription drugs - the lower your income, the more assistance the government will provide toward your eligible drug costs. PBC will include a message on your explanation of benefits (EOB) statement of any of the drugs you've claimed that are eligible for the Special Authority Program or PharmaCare in general. If this message appears on your EOB statement, the Trustees encourage you to talk to your doctor about making an application for the Special Authority Program. This will ensure that you are not paying more than you have to for your prescriptions and will help preserve your health lifetime maximum. All BC residents are eligible for Fair PharmaCare and all plan members should register for the program. If you have not registered for Fair PharmaCare, you may see your health claims temporarily declined until you show proof of registration as PBC requires all plan members to have registered.

Travelling out of Province

The Trustees would like to remind you that you should consider purchasing an individual travel insurance plan before travelling out of province.

If you purchase travel insurance from PBC and incur a claim, the individual travel insurance plan would be the first payor while the extended health plan would be the second payor. This may not be the case if you purchase individual travel insurance elsewhere. The advantage to PBC's individual travel insurance plan being first payor is that any claims incurred while travelling would not be charged against your extended health lifetime maximum. And if you have health and/or dental plan coverage through PBC, you are eligible to receive a discount of 10% off your travel insurance premium. Simply enter your health or dental policy number and any applicable discounts will be automatically applied to your purchase.

If you have a pre-existing condition, you should consult your individual plan insurer to assess your coverage needs and determine what insurance restrictions apply. For example, the PBC plan includes several limitations that you should be aware of; if you have any questions or concerns, you should discuss further with PBC. Please visit www.pac.bluecross.ca for more information.

Trustee meeting dates for the remainder of 2016: June 13, 2016 and October 17, 2016.